

FOR IMMEDIATE RELEASE
10 January, 2003
PUBLIC NOTICE #2003-02

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

**The California Department of Insurance's San Francisco Viewing Room
is fully operation again.**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-118	0626	ACE AMERICAN INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-119	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-120	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-39	1325	ALEA NORTH AMERICA INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-109	0553	AMERICAN & FOREIGN INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
03-28	0127	AMERICAN FAMILY HOME INS. CO.	PERS	AUTO PHYSICAL DAMAGE	FORMS	MOBILE HOME PHYSICAL DAMAGE	
03-41	0004	AMEX ASSURANCE CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	SAFETY PAYS AUTO	0.00%
03-74	0024	ATLANTIC MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	AOPA	23.40%
03-11	0689	BANKERS INS. CO.	COMM	SURETY	RULE CHANGE	BAIL BONDS	
03-121	0626	BANKERS STANDARD INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-75	0024	CENTENNIAL INS. CO.	COMM	OTHER LIABILITY	RATE	AOPA	23.40%
03-51	0212	CENTRE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED & STANDARD	
03-16	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-94	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	FIRE	RATE	NONE	15.00%
03-72	0814	COAST NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	PRIMA	
03-76	0814	COAST NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0.00%
03-100	0031	COLUMBIA INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	-1.22%
03-68	0350	COREGIS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-69	0350	COREGIS INS. CO.	COMM	BOILER & MACHINERY	RATE & FORM	HR3210	
03-23	0350	COREGIS INS. CO.	COMM	FIRE	RATE & FORM	HR3210	
03-13	0350	COREGIS INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210	
03-18	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	UMRELLA/EXESS/HR3210	
03-63	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	
03-38	1120	EVEREST NATIONAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD	0.00%
03-17	0212	EXACT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-90	0038	EXECUTIVE RISK INDEMNITY INC.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - EXECUTIVE PROTECTION PORTFOLIOSM	0.00%
03-54	0922	EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	2.20%
03-80	0922	EXPLORER INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	STANDARD	
03-97	0922	EXPLORER INS. CO. (THE)	PERS	FIRE	RATE	DWELLING	41.20%
03-87	0922	EXPLORER INS. CO. (THE)	PERS	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS	29.40%
03-19	0212	FARMERS INS. EXCHANGE	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-92	0038	FEDERAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - EXECUTIVE PROTECTION PORTFOLIOSM	0.00%
03-52	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NON-STANDARD	
03-26	0670	FIDELITY NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	PREFERRED	
03-40	0000	FINANCIAL PACIFIC INS. CO.	COMM	MULTI-PERIL	RATE	NONE	18.40%
03-110	0553	GLOBE INDEMNITY CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
03-55	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	BOILER & MACHINERY	FORMS	EQUIPMENT BREAKDOWN	

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03-118	0626	ACE AMERICAN INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-81	0084	GREAT AMERICAN ASSURANCE CO.	COMM	BOILER & MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
03-82	0084	GREAT AMERICAN INS. CO.	COMM	BOILER & MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
03-83	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	BOILER & MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
03-29	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SELECT DRIVERS	
03-61	0098	GREAT DIVIDE INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210	7.70%
03-59	0098	GREAT DIVIDE INS. CO.	COMM	FIRE	RATE & FORM	HR3210	
03-46	0098	GREAT DIVIDE INS. CO.	COMM	INLAND MARINE	RATE & FORM	HR3210	
03-44	0098	GREAT DIVIDE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	HR3210	
03-102	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-103	0091	HARTFORD CASUALTY INS. CO.	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-105	0091	HARTFORD FIRE INS. CO.	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-106	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-79	0958	HAWAIIAN INS. & GUARANTY CO., LIMITED (THE)	PERS	EARTHQUAKE	NEW PROGRAM	HOMEOWNERS	0.00%
03-57	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.50%
03-65	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-60	0300	HORACE MANN PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	
03-64	0300	HORACE MANN PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	15.30%
03-122	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	INLAND MARINE	RATE	NONE	
03-123	0626	INS. CO. OF NORTH AMERICA	COMM	INLAND MARINE	RATE	NONE	0.30%
03-78		INS. SVCS OFFICE, INC.	COMM	BOILER & MACHINERY	MANUAL	NONE	
03-27	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
03-25	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
03-53	0111	LIBERTY MUTUAL INS. CO.	COMM	SURETY	NEW PROGRAM	TIMBER BONDS	
03-20	0212	MID-CENTURY INS. CO.	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-73	0050	MODERN SVC INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	10.20%
03-88	0930	NATIONAL AMERICAN INS. CO. OF CA	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	
03-21	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-96	2558	NIPPONKOA INS. CO., LIMITED	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-EMBLEM IV	0.00%
03-98	0008	NORTHBROOK INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	VEHICLE CONTRACT REIMBURSEMENT	
03-49	3321	NORTHLAND INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CAR WASH	
03-77	3321	NORTHLAND INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	CAR WASH	0.00%
03-67	3321	NORTHLAND INS. CO.	COMM	FIRE	RATE	ANTIQUE DEALERS	0.00%
03-86	3321	NORTHLAND INS. CO.	COMM	FIRE	RATE	CAR WASH	15.00%
03-48	3321	NORTHLAND INS. CO.	COMM	INLAND MARINE	RULE CHANGE	CAR WASH	0.00%
03-47	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-CAR WASH	0.00%
03-58	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	CAR WASH	22.80%

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03-118	0626	ACE AMERICAN INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-85	3321	NORTHLAND INS. CO.	COMM	OTHER LIABILITY	RATE	CAR WASH EPL	22.80%
03-124	0626	PACIFIC EMPLOYERS INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-89	0677	PHILADELPHIA INDEMNITY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOMEOWNERS	
03-91	0155	PROGRESSIVE HOME INS. CO.	PERS	AUTO LIABILITY	RATE	NONE	1.40%
03-107	0091	PROPERTY & CASUALTY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-37	0853	PUBLIC SVC MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	HOTEL/MOTEL	59.30%
03-111	0553	ROYAL INDEMNITY CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
03-112	0553	ROYAL INS. CO. OF AMERICA	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
03-113	0553	SAFEGUARD INS. CO.	COMM	BOILER & MACHINERY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
03-66	0000	SIRIUS AMERICA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	17.31%
03-50	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. SELECT ONE SM FOR COMMUNITY BANKS	0.00%
03-95	3321	TRAVELERS CASUALTY & SURETY CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	NON PROFIT D & O LIABILITY	0.00%
03-22	0212	TRUCK INS. EXCHANGE	COMM	MULTI-PERIL	RATE	BOP-RETAIL & SVC & REAL ESTATE	14.60%
03-108	0091	TWIN CITY FIRE INS. CO.	COMM	MULTI-PERIL	RATE	SMP - RATE PLAN 2003	7.70%
03-84	0212	UNIVERSAL UNDERWRITERS INS. CO.	COMM	MULTI-PERIL	RATE	UNICOVER V	0.00%
03-93	0038	VIGILANT INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - EXECUTIVE PROTECTION PORTFOLIOSM	0.00%
03-71	0626	WESTCHESTER FIRE INS. CO.	COMM	FIRE	RATE & FORM	NONE	1.20%
03-125	0626	WESTCHESTER FIRE INS. CO.	COMM	INLAND MARINE	RATE	NONE	0.30%
03-35	0350	WESTPORT INS. CORP	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	HR3210	
03-14	0350	WESTPORT INS. CORP	COMM	BOILER & MACHINERY	RATE & FORM	HR3210	
03-15	0350	WESTPORT INS. CORP	COMM	BURGLARY & THEFT	RATE & FORM	HR3210	
03-56	0350	WESTPORT INS. CORP	COMM	FIRE	RATE & FORM	HR3210	
03-31	0350	WESTPORT INS. CORP	COMM	INLAND MARINE	RATE & FORM	HR3210	
03-12	0350	WESTPORT INS. CORP	COMM	MULTI-PERIL	RATE & FORM	HR3210	
03-36	0350	WESTPORT INS. CORP	COMM	MULTI-PERIL	RATE & FORM	BOP-HR3210	
03-126	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RATE & FORM	HR3210	
03-42	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	RATE & FORM	UMBRELLA EXCESS / HR3210	

100 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-35823	11/01/02	Athena Assurance Company	Commercial Burglary and Theft	Forms		0.00%
Correct	02-35823	11/01/02	Athena Assurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Incorrect	02-37431	11/29/02	AXA Re Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rate	Non-Standard	6.18%
Correct	02-37431	11/29/02	AXA Re Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	New Program	Non-Standard	0.00%
Incorrect	02-36703	11/15/02	Northland Insurance Company	Commercial Other Liability	Forms	Mobile Home Dealers and Contractors	
Correct	02-36703	11/15/02	Northland Insurance Company	Commercial Other Liability	Rule Change	Mobile Home Dealers and Contractors	
Incorrect	02-35824	11/01/02	St. Paul Fire and Marine Insurance Company	Commercial Burglary and Theft	Forms		0.00%
Correct	02-35824	11/01/02	St. Paul Fire and Marine Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Incorrect	02-35826	11/01/02	St. Paul Guardian Insurance Company	Commercial Burglary and Theft	Forms		0.00%
Correct	02-35826	11/01/02	St. Paul Guardian Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Incorrect	02-35827	11/01/02	St. Paul Medical Liability Insurance Company	Commercial Burglary and Theft	Forms		0.00%
Correct	02-35827	11/01/02	St. Paul Medical Liability Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%
Incorrect	02-35828	11/01/02	St. Paul Mercury Insurance Company	Commercial Burglary and Theft	Forms		0.00%
Correct	02-35828	11/01/02	St. Paul Mercury Insurance Company	Commercial Burglary and Theft	Rule Change		0.00%